

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alberto Vazquez
Debtor

Case No. 18-00138-HWV
Chapter 13

District/off: 0314-5
Date Rcvd: Jun 21, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2021:

Recip ID	Recipient Name and Address
db	+ Alberto Vazquez, 1111 Heritage Blvd., Stroudsburg, PA 18360-9099
5011803	+ Actors FCU Visa, PO Box 31279, Tampa, FL 33631-3279
5011804	+ Anes Spec Bethlehem PC, PO Box 500, Souderton, PA 18964-0500
5011807	+ Jennie C. Tsai, Esquire, Phelan Hallinan, 1617 JFK Blvd. Suite 1400, Philadelphia, Pennsylvania 19103-1814
5011808	+ Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
5011810	+ St. Luke's Hospital Monroe, Lockbox #8187, PO Box 8500, Philadelphia, PA 19178-8500
5011811	+ St. Luke's Physician Group Bethlehem, PO Box #4096, PO Box 8500, Philadelphia, PA 19178-8500
5019213	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5011812	+ Trans America Premier, 100 Light Street, Floor B1, Baltimore, MD 21202-2559

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5011806	+ EDI: IRS.COM	Jun 21 2021 22:53:00	Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527
5011809	+ EDI: PENNDEPTREV	Jun 21 2021 22:53:00	PA Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5011809	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 21 2021 18:55:00	PA Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5012222	+ EDI: RECOVERYCORP.COM	Jun 21 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5014762	EDI: PENNDEPTREV	Jun 21 2021 22:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5014762	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 21 2021 18:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
5035469	EDI: AIS.COM	Jun 21 2021 22:53:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5011813	+ EDI: WFFC.COM	Jun 21 2021 22:53:00	Wells Fargo Bank, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
5031935	EDI: WFFC.COM	Jun 21 2021 22:53:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5011805	##+	Georgina Vazquez, 1830 Patterson Ave., Bronx, NY 10473-3018

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecl@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor WELLS FARGO BANK NA pamb@fedphe.com
Philip W. Stock	on behalf of Debtor 1 Alberto Vazquez pwstock@ptd.net
Thomas Song	on behalf of Creditor Wells Fargo Bank NA tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Alberto Vazquez
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 5:18-bk-00138-HWV

Social Security number or ITIN xxx-xx-1700

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alberto Vazquez
aka Alberto Vasquez

By the
court:

6/21/21



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.